

2010 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/10

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.16 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 75, No 23/Thursday, February 4, 2010/Notices

2.59 % KEY CITY HCP

\$6,500 Substantial Rehab

ASHLAND, KY

\$16,835 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 01901

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.59 % x BASE= LOCAL	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607

207-MOBILE HOMES per space	BASE	\$20,700
	MAX.	\$55,890
	HIGH COST 2.59 % x BASE= LOCAL	\$53,613

213-COOPERATIVE HOUSING	BASE	\$48,863	\$56,338	\$67,946	\$86,971	\$96,891
	MAX.	\$131,930	\$152,113	\$183,454	\$234,822	\$261,606
	HIGH COST 2.59 % x BASE= LOCAL	\$126,555	\$145,915	\$175,980	\$225,255	\$250,948

220-MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.59 % x BASE= LOCAL	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607

223-(F) MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.59 % x BASE= LOCAL	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607

221(d) (3) MORTGAGE INSURANCE	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
	HIGH COST 2.59 % x BASE= LOCAL	\$129,137	\$148,894	\$179,570	\$229,855	\$256,066

221(d) (4) MORTGAGE INSURANCE	BASE	\$44,871	\$50,935	\$61,567	\$77,277	\$87,569
	MAX.	\$121,152	\$137,525	\$166,231	\$208,648	\$236,436
	HIGH COST 2.59 % x BASE= LOCAL	\$116,216	\$131,922	\$159,459	\$200,147	\$226,804

231-HOUSING MORTGAGE	BASE	\$42,662	\$47,692	\$56,951	\$68,537	\$80,576
	MAX.	\$115,187	\$128,768	\$153,768	\$185,050	\$217,555
	HIGH COST 2.59 % x BASE= LOCAL	\$110,495	\$123,522	\$147,503	\$177,511	\$208,692

234-CONDOMINIUM	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
	HIGH COST 2.59 % x BASE= LOCAL	\$129,137	\$148,894	\$179,570	\$229,855	\$256,066


WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

9/9/10
DATE


JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

9/15/10
DATE

2010 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/10

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.16 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 75, No 23/Thursday, February 4, 2010/Notices

2.48 % KEY CITY HCP

CUMBERLAND, KY

\$16,120 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11701

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.48 % x BASE= LOCAL	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450
207-MOBILE HOMES per space	BASE	\$20,700				
	MAX.	\$55,890				
	HIGH COST 2.48 % x BASE= LOCAL	\$51,336				
213-COOPERATIVE HOUSING	BASE	\$48,863	\$56,338	\$67,946	\$86,971	\$96,891
	MAX.	\$131,930	\$152,113	\$183,454	\$234,822	\$261,606
	HIGH COST 2.48 % x BASE= LOCAL	\$121,180	\$139,718	\$168,506	\$215,688	\$240,290
220-MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.48 % x BASE= LOCAL	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450
223-(F)MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.48 % x BASE= LOCAL	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450
221(d) (3)MORTGAGE INSURANCE	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
	HIGH COST 2.48 % x BASE= LOCAL	\$123,653	\$142,570	\$171,943	\$220,093	\$245,190
221 (d) (4)MORTGAGE INSURANCE	BASE	\$44,871	\$50,935	\$61,567	\$77,277	\$87,569
	MAX.	\$121,152	\$137,525	\$166,231	\$208,648	\$236,436
	HIGH COST 2.48 % x BASE= LOCAL	\$111,280	\$126,319	\$152,686	\$191,647	\$217,171
231-HOUSING MORTGAGE	BASE	\$42,662	\$47,692	\$56,951	\$68,537	\$80,576
	MAX.	\$115,187	\$128,768	\$153,768	\$185,050	\$217,555
	HIGH COST 2.48 % x BASE= LOCAL	\$105,802	\$118,276	\$141,238	\$169,972	\$199,828
234-CONDOMINIUM	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
	HIGH COST 2.48 % x BASE= LOCAL	\$123,653	\$142,570	\$171,943	\$220,093	\$245,190

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

2010 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/10

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.16 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 75, No 23/Thursday, February 4, 2010/Notices

2.16 % HIGH COST PERCENTAGE

LOUISVILLE, KY

\$14,040 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 11101

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.16 % x BASE= LOCAL	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811
207-MOBILE HOMES per space	BASE	\$20,700				
	MAX.	\$55,890				
	HIGH COST 2.16 % x BASE= LOCAL	\$44,712				
213-COOPERATIVE HOUSING	BASE	\$48,863	\$56,338	\$67,946	\$86,971	\$96,891
	MAX.	\$131,930	\$152,113	\$183,454	\$234,822	\$261,606
	HIGH COST 2.16 % x BASE= LOCAL	\$105,544	\$121,690	\$146,763	\$187,857	\$209,285
220-MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.16 % x BASE= LOCAL	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811
223(F)MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.16 % x BASE= LOCAL	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811
221(d) (3)MORTGAGE INSURANCE	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
	HIGH COST 2.16 % x BASE= LOCAL	\$107,698	\$124,174	\$149,757	\$191,694	\$213,553
221(d) (4)MORTGAGE INSURANCE	BASE	\$44,871	\$50,935	\$61,567	\$77,277	\$87,569
	MAX.	\$121,152	\$137,525	\$166,231	\$208,648	\$236,436
	HIGH COST 2.16 % x BASE= LOCAL	\$96,921	\$110,020	\$132,985	\$166,918	\$189,149
231-HOUSING MORTGAGE	BASE	\$42,662	\$47,692	\$56,951	\$68,537	\$80,576
	MAX.	\$115,187	\$128,768	\$153,768	\$185,050	\$217,555
	HIGH COST 2.16 % x BASE= LOCAL	\$92,150	\$103,015	\$123,014	\$148,040	\$174,044
234-CONDOMINIUM	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
	HIGH COST 2.16 % x BASE= LOCAL	\$107,698	\$124,174	\$149,757	\$191,694	\$213,553

WOOD MCGRAW, SENIOR CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

2010 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

EFFECTIVE 01/01/10

2.70 % MAXIMUM GEOGRAPHIC FIELD OFFICE HIGH COST PERCENTAGE (HCP)

2.16 % BASE CITY (LOUISVILLE HCP)

Base limits updated by Federal Register/ Vol 75, No 23/Thursday, February 4, 2010/Notices

2.38 % KEY CITY HCP

PIKEVILLE, KY

\$15,470 + Per Unit is Definition for Substantial Rehabilitation

PLACE CODE 05901

MORTGAGE AMOUNT PER FAMILY UNIT

SECTION OF ACT		MORTGAGE AMOUNT PER FAMILY UNIT				
		0 BR	1 BR	2 BR	3 BR	4 BR+
207-MULTIFAMILY HOUSING	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.38 % x BASE= LOCAL	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125
207-MOBILE HOMES per space	BASE	\$20,700				
	MAX.	\$55,890				
	HIGH COST 2.38 % x BASE= LOCAL	\$49,266				
213-COOPERATIVE HOUSING	BASE	\$48,863	\$56,338	\$67,946	\$86,971	\$96,891
	MAX.	\$131,930	\$152,113	\$183,454	\$234,822	\$261,606
	HIGH COST 2.38 % x BASE= LOCAL	\$116,294	\$134,084	\$161,711	\$206,991	\$230,601
220-MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.38 % x BASE= LOCAL	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125
223-(F)MORTGAGE INSURANCE	BASE	\$45,088	\$49,945	\$59,657	\$73,532	\$83,246
	MAX.	\$121,738	\$134,852	\$161,074	\$198,536	\$224,764
	HIGH COST 2.38 % x BASE= LOCAL	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125
221(d) (3)MORTGAGE INSURANCE	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
	HIGH COST 2.38 % x BASE= LOCAL	\$118,667	\$136,821	\$165,010	\$211,218	\$235,303
221 (d) (4)MORTGAGE INSURANCE	BASE	\$44,871	\$50,935	\$61,567	\$77,277	\$87,569
	MAX.	\$121,152	\$137,525	\$166,231	\$208,648	\$236,436
	HIGH COST 2.38 % x BASE= LOCAL	\$106,793	\$121,225	\$146,529	\$183,919	\$208,414
231-HOUSING MORTGAGE	BASE	\$42,662	\$47,692	\$58,951	\$68,537	\$80,576
	MAX.	\$115,187	\$128,768	\$153,768	\$185,050	\$217,555
	HIGH COST 2.38 % x BASE= LOCAL	\$101,536	\$113,507	\$135,543	\$163,118	\$191,771
234-CONDOMINIUM	BASE	\$49,860	\$57,488	\$69,332	\$88,747	\$98,867
	MAX.	\$134,622	\$155,218	\$187,196	\$239,617	\$266,941
	HIGH COST 2.38 % x BASE= LOCAL	\$118,667	\$136,821	\$165,010	\$211,218	\$235,303

WOOD MCCRAW SENIOR CONSTRUCTION ANALYST

DATE

JANE D. CHARIDA, DIRECTOR, MULTIFAMILY HOUSING DIVISION

DATE

2010 STATUTORY MORTGAGE PROGRAMS NON-ELEVATOR

ASHLAND, KY

\$16,835 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607
207-MOBILE HOMES per space	\$53,613				
213-COOPERATIVE HOUSING	\$126,555	\$145,915	\$175,980	\$225,255	\$250,948
220-MORTGAGE INSURANCE	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607
223(F)-MORTGAGE INSURANCE	\$116,778	\$129,358	\$154,512	\$190,448	\$215,607
221(d) (3)-MORTGAGE INSURANCE	\$129,137	\$148,894	\$179,570	\$229,855	\$256,066
221(d) (4)-MORTGAGE INSURANCE	\$116,216	\$131,922	\$159,459	\$200,147	\$226,804
231-HOUSING MORTGAGE	\$110,495	\$123,522	\$147,503	\$177,511	\$208,692
234-CONDOMINIUM	\$129,137	\$148,894	\$179,570	\$229,855	\$256,066

CUMBERLAND, KY

\$16,120 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450
207-MOBILE HOMES per space	\$51,336				
213-COOPERATIVE HOUSING	\$121,180	\$139,718	\$168,506	\$215,688	\$240,290
220-MORTGAGE INSURANCE	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450
223(F)-MORTGAGE INSURANCE	\$111,818	\$123,864	\$147,949	\$182,359	\$206,450
221(d) (3)-MORTGAGE INSURANCE	\$123,653	\$142,570	\$171,943	\$220,093	\$245,190
221(d) (4)-MORTGAGE INSURANCE	\$111,280	\$126,319	\$152,686	\$191,647	\$217,171
231-HOUSING MORTGAGE	\$105,802	\$118,276	\$141,238	\$169,972	\$199,828
234-CONDOMINIUM	\$123,653	\$142,570	\$171,943	\$220,093	\$245,190

LOUISVILLE, KY

\$14,040 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811
207-MOBILE HOMES per space	\$44,712				
213-COOPERATIVE HOUSING	\$105,544	\$121,690	\$146,763	\$187,857	\$209,285
220-MORTGAGE INSURANCE	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811
223(F)-MORTGAGE INSURANCE	\$97,390	\$107,881	\$128,859	\$158,829	\$179,811
221(d) (3)-MORTGAGE INSURANCE	\$107,698	\$124,174	\$149,757	\$191,694	\$213,553
221(d) (4)-MORTGAGE INSURANCE	\$96,921	\$110,020	\$132,985	\$166,918	\$189,149
231-HOUSING MORTGAGE	\$92,150	\$103,015	\$123,014	\$148,040	\$174,044
234-CONDOMINIUM	\$107,698	\$124,174	\$149,757	\$191,694	\$213,553

PIKEVILLE, KY

\$15,470 + Per Unit is Definition for Substantial Rehabilitation

	0 BR	1 BR	2 BR	3 BR	4 BR +
207-MULTIFAMILY HOUSING	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125
207-MOBILE HOMES per space	\$49,266				
213-COOPERATIVE HOUSING	\$116,294	\$134,084	\$161,711	\$206,991	\$230,601
220-MORTGAGE INSURANCE	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125
223(F)-MORTGAGE INSURANCE	\$107,309	\$118,869	\$141,984	\$175,006	\$198,125
221(d) (3)-MORTGAGE INSURANCE	\$118,667	\$136,821	\$165,010	\$211,218	\$235,303
221(d) (4)-MORTGAGE INSURANCE	\$106,793	\$121,225	\$146,529	\$183,919	\$208,414
231-HOUSING MORTGAGE	\$101,536	\$113,507	\$135,543	\$163,118	\$191,771
234-CONDOMINIUM	\$118,667	\$136,821	\$165,010	\$211,218	\$235,303